

Information to identify the case:

Debtor 1	<u>Tammy L. Koval</u>	Social Security number or ITIN	xxx-xx-6580
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-23200-CMB			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Tammy L. Koval

11/29/21

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Tammy L. Koval
Debtor

Case No. 16-23200-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 29, 2021

User: lfin
Form ID: 3180W

Page 1 of 3
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 01, 2021:

Recip ID	Recipient Name and Address
db	Tammy L. Koval, 18 Villa Court, Pittsburgh, PA 15214-1439
cr	+ Pennsylvania Municipal Services, 336 Delaware Avenue, Oakmont, PA 15139-2138
cr	+ Peoples Natural Gas Company LLC, Attention: Barbara Rodgers, 375 North Shore Drive, Pittsburgh, PA 15212-5866
14281727	Allegheny County, c/o Jordan tax Service, P.O. Box 200, Bethel Park, PA 15102-0200
14281728	Allegheny County, John Weistein, Allegheny County Treasurer, P.O. Box 643385, Pittsburgh, PA 15264-3385
14281731	+ Allegheny Health Network, P.O. Box 645266, Pittsburgh, PA 15264-5250
14281736	+ Citizens Bank, c/o Schlee & Stillman, 50 Tower Office Park, Woburn, MA 01801-2113
14281734	+ Citizens Bank, 10561 Telegraph Road, Glen Allen, VA 23059-4577
14305113	+ County of Allegheny, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
14281738	+ Discover Bank, c/o William T. Molczan, Esquire, 436 Seventh Avenue, Suite 2500, Pittsburgh, PA 15219-1842
14281740	+ Fifth Third Bank, c/o Ryan E. Calef & Associates, 1276 Veterans Highway, Suite E-1, Bristol, PA 19007-2597
14281742	Peoples, P.O. Box 644760, Pittsburgh, PA 15264-4760
14281744	Republic Services, P.O. Box 9001099, Louisville, KY 40290-1099
14281745	+ Reserve Twp., c/o John V. Alioto, Tax Collector, 33 Lonsdale Street, Pittsburgh, PA 15212-1396
14281746	+ Shaler Area S.D. w/in Reserve Twp., c/o PA Municipal Service Co., 336 Delaware Avenue Dept. L, Oakmont, PA 15139-2138
14281747	+ Shaler Area S.D.-Reserve Twp., c/o John V. Alioto, Tax Collector, 33 Lonsdale Street, Pittsburgh, PA 15212-1360
14281748	Synchrony Bank, c/o Monarch Recovery Management, P.O. Box 21089, Philadelphia, PA 19114-0589
14281749	+ Thomas M. Toth, D.M.D., 100 McKnight Park Drive, Suite 102, Pittsburgh, PA 15237-6519
14305114	+ Township of Reserve, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
14281750	Township of Reserve, c/o Jordan Tax Service, 102 Rahway Road, McMurray, PA 15317-3349
14330339	+ Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 21

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Nov 30 2021 04:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 29 2021 23:52:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Nov 30 2021 04:48:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 29 2021 23:52:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Nov 30 2021 04:48:00	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 29 2021 23:52:00	Citizens Bank N.A., One Citizens Bank Way, Mailstop: JCA115, Johnston, RI 02919

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14281729	Email/Text: amieg@stcol.com	Nov 29 2021 23:52:00	Allegheny General Hospital, c/o State Collection Service, P.O. Box 6250, Madison, WI 53716-0250
14281730	Email/Text: amieg@stcol.com	Nov 29 2021 23:52:00	Allegheny Health Network, c/o State Collection Service, P.O. Box 6250, Madison, WI 53716-0250
14288664	EDI: GMACFS.COM	Nov 30 2021 04:48:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14281732	+ EDI: GMACFS.COM	Nov 30 2021 04:48:00	Ally Financial, 4000 Lexington Avenue N, Suite 100, Shoreview, MN 55126-3196
14281735	Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 29 2021 23:52:00	Citizens Bank, P.O. Box 42113, Providence, RI 02940-2113
14292839	Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 29 2021 23:52:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
14320068	EDI: BL-BECKET.COM	Nov 30 2021 04:48:00	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14281733	Email/Text: PBNCNotifications@peritussservices.com	Nov 29 2021 23:52:00	Capital One/Kohl's Department Store, c/o Merchants & Medical Credit Corp., 6324 Taylor Drive, Flint, MI 48507-4685
14281737	EDI: DISCOVER.COM	Nov 30 2021 04:48:00	Discover Bank, 6500 New Albany Road, New Albany, OH 43054
14285234	EDI: DISCOVER.COM	Nov 30 2021 04:48:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14281739	Email/Text: kbarkley@bernsteinlaw.com	Nov 29 2021 23:52:00	Duquesne Light Company, Payment Processing Center, P.O. Box 67, Pittsburgh, PA 15267-0001
14344563	+ Email/Text: kbarkley@bernsteinlaw.com	Nov 29 2021 23:52:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14322519	+ EDI: MID8.COM	Nov 30 2021 04:48:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14281741	EDI: MID8.COM	Nov 30 2021 04:48:00	Midland Credit Management, P.O. Box 60578, Los Angeles, CA 90060-0578
14344277	EDI: PRA.COM	Nov 30 2021 04:48:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14281743	Email/Text: Supportservices@receivablesperformance.com	Nov 29 2021 23:52:00	Receivables Performance Management, P.O. Box 1548, Lynnwood, WA 98046-1548
14281751	EDI: TFSR.COM	Nov 30 2021 04:48:00	Toyota Financial Services, P.O. Box 4102, Carol Stream, IL 60197-4102
15194536	EDI: BL-BECKET.COM	Nov 30 2021 04:48:00	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Allegheny County
cr		Duquesne Light Company
cr		Township of Reserve
cr		Toyota Lease Trust

TOTAL: 4 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

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NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 01, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 29, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Toyota Lease Trust bnicholas@kmlawgroup.com
Garry Alan Masterson	on behalf of Creditor Citizens Bank N.A. pitecf@weltman.com
Jeffrey R. Hunt	on behalf of Creditor Township of Reserve jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor Allegheny County jhunt@grblaw.com
Jeremiah Vandermark	on behalf of Creditor Pennsylvania Municipal Services jeremiah.vandermark@saul.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Rodney D. Shepherd	on behalf of Debtor Tammy L. Koval rodsheph@cs.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 10